

MEDALLION BANK

	CPP Disbursement Date 02/27/2009	Cert 57449	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$465	\$569	22.3%		
Loans	\$432	\$530	22.6%		
Construction & development	\$3	\$2	-32.4%		
Closed-end 1-4 family residential	\$0	\$0	138.7%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$199	\$194	-2.2%		
Commercial & Industrial	\$229	\$321	40.4%		
Commercial real estate	\$2	\$3	67.5%		
Unused commitments	\$33	\$35	6.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$16	\$16	-3.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$5	5.6%		
Cash & balances due	\$0	\$0	10.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$376	\$474	25.9%		
Deposits	\$372	\$466	25.3%		
Total other borrowings	\$0	\$3			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$89	\$95	6.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$23	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	19.4%	17.0%	--		
Tier 1 risk based capital ratio	20.0%	17.2%	--		
Total risk based capital ratio	21.3%	18.5%	--		
Return on equity ¹	7.1%	13.4%	--		
Return on assets ¹	1.3%	2.2%	--		
Net interest margin ¹	8.4%	7.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	286.3%	425.2%	--		
Loss provision to net charge-offs (qtr)	119.5%	88.1%	--		
Net charge-offs to average loans and leases ¹	3.7%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	40.1%	14.9%	2.8%	0.0%	--
Closed-end 1-4 family residential	100.0%	41.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.7%	1.4%	2.2%	1.9%	--
Commercial & Industrial	0.1%	0.1%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.1%	0.6%	1.0%	0.7%	--